

DBA – Design Effectiveness Awards Entry 2009 June

Project Title	HMRC Self Assessment reminder letter
Category	02 - Print
Sub Category	Consumer
Client Company	HM Revenue & Customs
Design Consultancy	HMRC in-house Customer Information Team and Boag Associates Ltd.
Current Date	June 2009
Publication	For publication

‘The SA359 letters prompted more urgency in the taxpayer to contact HMRC as soon as possible to discuss their options for clearing their debt. The stronger tone in the letter certainly seemed to focus the minds of the taxpayer on the importance of contacting HMRC to discuss. The letter did allow us as advisors more range with our debt recovery skills and questioning techniques. Overall we feel the SA359 greatly benefited us and was a useful tool in recovery of the liability.’

– HMRC call centre staff member.

HM Revenue & Customs **Self Assessment: Final Demand**

Re-print reference: X 999
Personal representatives of TP Name 1: _____
TP Name 2 (inc. Honours): _____
Dec'd _____
Address line 1: _____
Address line 2: _____
Address line 3: _____
Address line 4: _____
Postcode: _____
For: Capacity Name: _____
Capacity Role: _____
TP name line: _____ Dec'd _____

Tax Reference UTR or NINO: _____
Employer Reference 999XXXXXXXXXXXXXXXXX
Date 00 XXXXXXXX 9999
Issued by: HM Revenue & Customs
Office Name: _____
Office address line 1: _____
Office address line 2: _____
Office address line 3: _____
Office address line 4: _____
Office postcode: _____
Phone TELEPHONE NO: _____

You missed the 31 January payment deadline
You need to pay £999.99 now

What will happen if you don't pay?
Interest will continue to be charged on the amount overdue. So the total amount overdue will go on increasing until we receive payment in full. If we don't receive the amount overdue by 28 February we will add a further 5% surcharge to the amount owed.
Enforcement action will add legal costs to your bill.
If you have already paid, thank you.

Problems paying?
If you are unable to pay the full amount overdue we may be able to help. Call us now on 0845 366 1284.

General questions?
hmc.gov.uk/sa

Payment questions
hmc.gov.uk/payinghmc

Our micromat number: 0845 915 3296

SA359 HMRC 04/09

You need to pay £999.99 now

Ways to pay
Direct Debit: Pay online to direct debit at www.hmrc.gov.uk Direct Self Assessment from the Do it online service. Then login or register and send, and follow the Direct Debit payment link.
Billpay: You can also pay by Direct Debit over the internet. Go to www.billpayment.co.uk/hmc and follow the guidance.
Internet and phone banking: Pay into our account number 190000001 sort code 08-00-00 using reference 1230123456

Other ways to pay
Your bank: Pay the amount on your bank branch. Make cheques payable to HM REVENUE & CUSTOMS and 1234567890.
Post Office: You can pay at any participating Post Office. Make cheques payable to HM Revenue & Customs and 1234567890.
By Post: You can continue to send the amount and the tax credits to HM Revenue & Customs ONLY 1234567890. To address a HMRC customer Office please send 1234 567890.

Executive summary

Each year HM Revenue & Customs (HMRC) sent self-employed customers a 'RITA500' *Self Assessment Amount Unpaid* letter.

The RITA reminded Self Assessment (SA) customers that they needed to make a payment because they had missed the HMRC SA payment deadline.

Boag Associates, information design experts, were engaged in a project to help define best-practice standards for HMRC's customer statements, forms, leaflets, and guidance documents.

Using these standards, Boag Associates in conjunction with the HMRC internal Customer Information Team, developed a replacement for the RITA, called 'SA359' *Self Assessment: Final Demand*.

Boag Associates advised around the strategy, scheduling and naming of the document as well as its design. The SA359 letter constituted a much earlier and firmer demand for payment than the previous RITA500. Other aspects of the annual Self Assessment mailings were unchanged.

The new '*Final Demand*':

- Assisted in achieving an increase in in-bound calls of 60,000 from customers and created greater urgency in customers to contact HMRC to discuss options in meeting their tax obligations.
- Call agents/debt recovery agents felt the SA359 greatly benefited HMRC and was a useful tool in recovering debts
- Helped contribute to an increase to the amount – and speed with which- tax debt was recovered compared with the same period last year.

As a result of increasing the speed of payment / debt collection, HMRC was involved in less follow-up debt pursuit activity over the same six week period.

Project overview

1) Outline of project brief

HMRC briefed Boag Associates to design a final demand statement that responded to key learnings about customer propensity to pay. Key objectives were;

- 1) Limiting opportunities for customers who were reluctant to pay
- 2) Emphasising the importance of HMRC's role as Government's largest collector of payments.
- 3) Increasing Self Assessment customer awareness of paying the right amount in a timely fashion.

Boag Associates worked collaboratively with HMRC to identify best practice design elements that were missing from the existing RITA500 letters;

- the amount due
- the payment deadline
- the consequences of non-payment
- mechanisms to drive preferred payment methods.

2) Description

The final demand letter is a double-sided A4 sheet, traditionally overprinted on one side only in a single colour. It is a laser-printed 'transactional' document, individually overprinted on pre-printed base stationery.

The project required the design and production of master design files; print specifications; master text for all letter content.

3) Overview of market

HMRC's letters needed to optimise use of print technology, language, and content to bring up to date and to be in line with customer expectations from other transactional documents (e.g. utility and telecommunications bills, credit and store card statements, etc.)

4) Project launch date

Mid-February 2009

5) Outline of design solution

Clear, logical, transparency

- The front of the letter concisely summarises the customer's account status: deadline missed, amount owing, key call to action, consequences of non-payment
- HMRC telephone and online channel contacts are presented clearly to encourage customers to make contact

Boag Associates: helping you communicate clearly

20 Hanover Square
London W1S 1JY
T +44 [0]20 3008 6491
F +44 [0]20 3008 8601
www.boag.co.uk

- The new design clarified all payment options and gave prominence to HMRC's preferred payment methods.
- Use of colour to effectively emphasise the purpose of the communication and amount due.

HMRC brand experience

- The brand has been developed via the letter
- The clear organisation of information demonstrates HMRC's honest and straightforward approach to its customers as Government's largest collector of payments


More customer-specific information

- The customer's amount owing was included
- Inclusion of HMRC website address for payment advice
- Clarification of the ramifications of continued none payment.

Financial benefit

- Maximises print capability of existing technologies – printing on both sides of the sheet and using highlight colour
- Has improved utilisation of pages in terms of space, layout, and information delivery.

Before: RITA500, front



HM Revenue & Customs

Self Assessment - Amount Unpaid

Re-print reference----X 999

Personal representatives of
 TP Name 1-----
 TP Name 2 inc Honours-----
 Dec d
 Address line 1-----
 Address line 2-----
 Address line 3-----
 Address Line 4-----
 Postcode

Tax Reference UTR or NINO
 Employer Reference 999/XXXXXXXXXXXXX

Date 00 XXXXXXXX 9999

Issued by
 Officer in Charge-----
 Office Name-----
 Office address line 1-----
 Office address line 2-----
 Office address line 3-----
 Office address line 4-----
 Office postcode
 Telephone TELEPHONE NO-----

For: Capacity Name-----
 Capacity Role-----
 TP name line-----
 Ref: Agent-ref----- Dec d

Your Self Assessment shows an amount unpaid.

Unless you have paid in the last few days, you need to make payment **now**.


You will find a breakdown of the amount outstanding on your Self Assessment Statement. Use the payslip on that statement, or the one below, to make payment. Information on how to pay can be found overleaf.

Please note that interest is charged on amounts you pay late. The interest will increase every day until you make full payment.

If you need advice on how to pay, or you cannot pay on time, call the appropriate number shown on the back of this form.


Telephone calls may be monitored for training and quality control purposes.


▼ if you need to use the payslip, please detach here ▼



Trans cash
 COMMERCIAL BANK
 Bootle Merseyside GIR 0AA

Payslip



bank giro credit 

Reference

Credit account number

Amount due
(no fee payable at PO counter)

£

CHEQUE ACCEPTABLE

For official use

Cashier's stamp and initials

Signature _____ Date _____

HMRC 04/09

For official use

CASH

CHEQUE






£

Please do not fold this payslip or write or mark below this line

Key issues relating to previous letter layout/content

- Giro remittance slip printed on the front.
- Payment methods on reverse.
- No amount owing or call to action – leads to customer inaction.
- RITA500 lacked visual impact.

Before: RITA500, back

How to pay	
<p>Please allow enough time for payment to reach us by the due date. We suggest you allow at least 3 working days for this. We recommend the payment methods shown at 1 – 4 below. These are the most secure and efficient.</p>	
<p>1. Direct Payment</p>  <p>Using the Internet or telephone, provide your bank or building society with the following information to make a Direct Payment</p> <ul style="list-style-type: none"> • payment amount • sort code 10-50-41 • account number 23456000 • your reference as shown on the payslip (10 numbers plus the final K). 	<p>5. By post</p>  <p>If you use this method</p> <ul style="list-style-type: none"> • make your cheque payable to 'HM REVENUE & CUSTOMS ONLY' • write your payslip reference after 'HM REVENUE & CUSTOMS ONLY' • send the payslip and your cheque, both unfolded, to the Accounts Office (in the envelope if provided).
<p>2. BillPay</p>  <p>You can pay by Debit Card over the Internet. Go to www.billpayment.co.uk/hmrc and follow the guidance. Sign up with the BillPay Service to view</p> <ul style="list-style-type: none"> • your payment transaction, and • a history of your payments made by BillPay. 	<p>You can find further payment information at www.hmrc.gov.uk/howtopay/self_assessment.htm</p> <p>Any questions? Telephone 0845 366 7816 about how to pay 0845 366 1204 if you cannot pay on time.</p> <p>If you do not have an official envelope, your address for posting a cheque is HM Revenue & Customs Accounts Office BRADFORD BD98 1YY</p>
<p>3. Your Bank</p>  <p>If your bank offers this service, take the payslip & payment to any branch of your bank. Any cheque must be drawn on you bank, & made payable to 'HM REVENUE & CUSTOMS ONLY'. Other banks may refuse to accept payment.</p>	
<p>4. Post Office</p>  <p>Take this form with your payment to any Post Office. If paying by cheque, make your cheque payable to 'POST OFFICE LTD'. The Post Office also accept payment by Debit Card.</p>	
<p>If you have difficulty paying If you find you cannot pay on time, please contact the Accounts Office for advice.</p> <p>If you need further help</p> <ul style="list-style-type: none"> • You can get in touch with the HM Revenue & Customs office shown overleaf. • Or you can call at or ring an Enquiry Centre during normal office hours – look in the phone book for your nearest centre. • For general advice in the evening or at weekends, you can call our Helpline on 0845 9000 444. 	
<p>▼ Please do not fold the payslip or write or mark below this perforation ▼</p>	

After: SA359 2009, front

HM Revenue & Customs **Self Assessment: Final Demand**

Re-print reference: X 999

Personal representatives of
 TP Name 1
 TP Name 2 inc Honours
 Dec'd
 Address line 1
 Address line 2
 Address line 3
 Address line 4
 Postcode

Tax Reference UTR or NINO
 Employer Reference 999XXXXXXXXXXXXX
 Date 00 XXXXXXXX 9999
 Issued by
 HM Revenue & Customs
 Office Name
 Office address line 1
 Office address line 2
 Office address line 3
 Office address line 4
 Office postcode
 Phone 0845 366 7816

For: Capacity Name
 Capacity Role
 TP name line Dec'd

You missed the 31 January payment deadline

You need to pay £999.99 now

What will happen if you don't pay:
 Interest will continue to be charged on the amount overdue. So the total amount overdue will go on increasing until we receive payment in full. If we don't receive the amount overdue by 28 February we will add a further 5% surcharge to the amount owed.
 Enforcement action will add legal costs to your bill.
 If you have already paid, thank you.

Problems paying?
 If you are unable to pay the full amount overdue we may be able to help. Call us now on **0845 366 1204**

SA359 HMRC 0409

You have missed the deadline for paying your tax

General questions?
hmrc.gov.uk/sa

Payment questions
hmrc.gov.uk/payinghmrc

Our minicom/text number:
 0845 915 3296

You need to pay £999.99 now

Ways to pay
 Direct Debit
 Pay online by direct debit at www.hmrc.gov.uk Select Self Assessment from the Do it online menu, then login, or register and email, and follow the Direct Debit payment link.
 Billpay
 You can also pay by Debit Card over the internet. Go to www.billpayment.co.uk/hmrc and follow the guidance.
 Internet and phone banking
 Pay into our account number 99999999 sort code 99-99-99 using reference 1234512345K.

Other ways to pay
Your bank Pay this account at your bank branch. Make cheques payable to HM REVENUE & CUSTOMS ONLY 1234512345K.
Post Office You can pay at any participating Post Office by debit card or cheque, made payable to POST OFFICE LTD.
By Post Use our envelope to send this payment and cheque payable to HM REVENUE & CUSTOMS ONLY 1234512345K. Or address to HMRC Accounts Office BRADFORD BD9 1XX.

Key content and call to action summarised on front

Next steps/ramifications – clear and effective language

Financial hardship customer care message

Payment methods on front: helps drive conversion to more efficient payment methods




'Final Demand' and other wording and language style, stresses urgency of action on the part of the customer

Reason for letter

Questions/contact

Optimised use of pre-printed stationery

After: SA359 2009, back

 Trans cash		Payslip			bank giro credit 
COMMERCIAL BANK Booth Merseyside GIR GAR					
999	Reference 9999999999K	Credit account number 999 9999	Amount due (no fee payable at PO counter) £ 999.99		
99	XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX		CHEQUE ACCEPTABLE	For official use	
CASHIER'S stamp and initials		Signature _____	Date _____	For official use	
HMRC 04/09		99-99-99		NATWEST BANK PLC HEAD OFFICE COLLECTION A/C HM REVENUE & CUSTOMS	
		Please do not fold this payslip or write or mark below this line		CASH CHEQUE	
9999999999K X9999999999 9999999999 99 X					

Summary of results

Approximately 500,000 reminders were issued during February and early March 2009.

Increase in customers calling-in

A six-week window was used to measure the success of the new SA359:

- The old RITA500 2008 in-bound response – 34,000 calls handled.
- The new SA359 2009 in-bound response – 93,000 calls handled
- A marked increase of 60,000 calls

The increase in in-bound calls goes some way to demonstrating the effectiveness of the new reminder - not only by the increase in the response calls generated but also how it prompted these over shorter timescales and importantly much sooner, after the tax-due date.

Print economies

- Printing the payable amount in red required the use of different printing equipment.

Summary

HMRC's primary purpose is to make sure that money is available to fund the UK's public services. Therefore cashflow is key to their operations. The success of the newly designed Self Assessment letter was measured in part by the total amount collected within a relatively short period of time – 6 weeks.